

In the Claims

1. (Currently Amended) A method comprising:
registering a user with a first web site;
a billing service providing a first billing data for use to register the user with said first web site, and for use by the user to conduct subsequent transactions with said first web site;

registering the user with a second web site; and
the billing service providing a second billing data, separate and distinct from the first billing data, for use to register said user with said second web site, and for use to conduct subsequent transactions with said second web site.

2. (Currently Amended) The method of claim 1, wherein the first/second billing data ~~[[are]]~~ is provided to the user in advance of said registering with said first/second web site~~[[s]]~~.

3. (Currently Amended) The method of claim 1, wherein the first/second billing data ~~[[are]]~~ is provided to the user in real time during said registering with the corresponding said first/second web site~~[[s]]~~.

4. (Original) The method of claim 1, wherein the first billing data comprises a first credit card identifier, and the second billing data comprises a second credit card identifier, separate and distinct from said first credit card identifier.

5. (Cancelled)

6. (Original) The method of claim 1,
wherein the first billing data corresponds to a selected one of an advance debit charge, a real-time credit charge, or a post-transaction invoicing arrangement, and

the second billing data corresponds to a selected one of an advance debit charge, a real-time credit charge, or a post-transaction invoicing arrangement, said second billing data separate and distinct from said first billing data.

7. (Currently Amended) The method of claim 1, further comprising:
said first/~~second~~ web site[[s]] requiring a first/~~second~~ payment format[[s]];
paying for a transaction with said first/~~second~~ web site according to said first/~~second~~ payment format; and
billing the user according to a private billing data different from said first/~~second~~ billing data.

8. (Currently Amended) The method of claim 1, further comprising:
said first/~~second~~ web site[[s]] requiring a first/~~second~~ payment format[[s]];
determining at least one user billing format for the user; and
the billing service converting, on behalf of the user, between said first/~~second~~ payment formats and a selected one of said at least one user billing format.

9. (Currently Amended) The method of claim 8, further comprising:
submitting said first/~~second~~ billing data to said first/~~second~~ web site[[s]];
purchasing a product from the first web site;
receiving a charge against said first/~~second~~ billing data; and
billing the user according to said selected billing format.

10. (Currently Amended) The method of claim 1, further comprising:
the billing service obtaining said first/~~second~~ billing data from a financial institution.

11. (Currently Amended) The method of claim 1, wherein the billing service providing said first/~~second~~ and second billing data comprises:
the billing service selecting said first/~~second~~ and second billing data from a plurality of distinct billing data provided to said computing device.

12. (Original) The method of claim 11, the method further comprising:
the billing service contacting a financial institution to obtain the plurality of
distinct billing data from the financial institution; and
receiving the plurality of distinct billing data from the financial institution.

13. (Currently Amended) The method of claim 1, further comprising:
the billing service obtaining in real time at least one of said first/~~second~~ and
second billing data from a bank.

14. (Currently Amended) The method of claim 1, further comprising:
the billing service obtaining said first/~~second~~ billing data from a bank; and
during a transaction with said first/~~second~~ web site, the computing device
obtaining said first/~~second~~ billing data in real time from the billing service.

15. (Currently Amended) The method of claim 14, further comprising:
the billing service receiving a plurality of billing data from the bank; and
selecting said first/~~second~~ billing data from said plurality of billing data.

16. (Currently Amended) The method of claim 14, wherein said obtaining
by the billing service of said first/~~second~~ billing data is performed during the
transaction with said first/~~second~~ web site.

17. (Currently Amended) The method of claim 1, further comprising:
notifying the billing service of usage of said first/~~second~~ billing data with said
first/~~second~~ web site[[s]];

wherein said notifying allows the billing service to confirm charges to said
first/~~second~~ billing data originate from said first/~~second~~ web site[[s]].

18: (Currently Amended) The method of claim 17, further comprising:

wherein said notifying the billing service occurs with providing said first/~~second~~ billing data to said first/~~second~~ web site.

19. (Currently Amended) The method of claim 17, further comprising:
wherein said notifying the billing service occurs after providing said first/~~second~~ billing data to said first/~~second~~ web site.

20. (Original) The method of claim 1, further comprising:
receiving charges to said first and second billing data; and
organizing said received charges based at least in part on whether the charges are applied to the first or the second billing data.


21. (Currently Amended) The method of claim 20, wherein said organizing is based on whether a charge to first/~~second~~ billing data is received from the web site to which said first/~~second~~ billing data was provided.

22. (Currently Amended) The method of claim 21, further comprising:
the billing service disputing all charges to said first/~~second~~ billing data not received from the web site to which said first/~~second~~ billing data was provided.

23. (Original) The method of claim 22, further comprising:
wherein disputing is performed in response to an instruction of the user.

24. (Original) The method of claim 23, further comprising:
for disputable charges, providing a user interface having a control for each of said disputable charges;
wherein a single press of the control issues said instruction of the user.

25. (Original) The method of claim 1, wherein the web site is a selected one of a content provider, a service provider and an access provider.



26. (Currently Amended) A method comprising for a user to provide substitute billing data in lieu of personal billing data for the user, comprising:

- an electronic device obtaining distinct credit card numbers from a billing service for use by the user as a substitute for said personal billing data;
- the electronic device selecting a first of said credit card numbers to facilitate ~~purchasing goods from~~ conduct of multiple purchasing transactions with a first business; and
- the electronic device selecting a second of said credit card numbers to facilitate ~~purchasing goods from~~ conduct of multiple purchasing transactions with a second business.

27. (Currently Amended) The method of claim 26, wherein the electronic device is a portable digital assistant, said method further comprising:

- disposing said distinct credit card numbers in a memory within the electronic device;
- identifying a connection attempt to a particular business;
- looking for ~~an associated~~ a selected credit card number for the particular business; and
- if found, displaying the ~~associated~~ selected credit card number for the particular business.

28. (Currently Amended) The method of claim 27, where further comprising:

- if ~~the associated~~ no selected credit card number for the particular business is not found, then selecting a third credit card number from said distinct credit card numbers, ~~associated said selected credit card number~~ to facilitate conduct of purchasing transactions with the particular business; and
- automatically connecting to the billing service of said ~~association~~ selection of said selected credit card number with the particular business.

29. (Currently Amended) The method of claim 26, wherein the method further comprises:

the electronic device notifying the billing service of said selection of said first/~~second~~ and second distinct credit card numbers to facilitate multiple purchasing goods from transactions with said first/~~second~~ and second businesses respectively.

30. (Currently Amended) A method comprising:

a[[n]] billing service registering a user; and

the billing service providing at least a first and a second billing data, that are separate and distinct, for use by the user as [[a]] substitutes for personal billing data [[when]] for subsequent purchasing goods from transactions with a first and a second business respectively.

31. (Currently Amended) The method of claim 30, wherein said first/~~second~~ billing data comprises:

a third billing data for use by said first/~~second~~ business for charging the billing service for goods purchased by said user; and

a fourth data for use by the billing service for billing the user for charges received from said first/~~second~~ business.

32. (Currently Amended) The method of claim 30, further comprising:

the billing service providing a plurality of distinct billing data to an electronic device;

the user selecting said first/~~second~~ and second separate and distinct billing data from said plurality of billing data; and

associating said first/~~second~~ and second separate and distinct billing data with said first/~~second~~ and second business.

33. (Currently Amended) The method of claim 32, wherein the electronic device is a personal digital assistant (PDA), said method further comprising:

disposing said distinct billing data in a memory within the electronic device;

identifying a connection attempt to a particular business;
looking for selected billing data for the particular business; and
if found, displaying the associated selected billing data.

34. (Currently Amended) The method of claim 33, wherein the method further comprises:

the PDA automatically connecting to the billing service and informing it of said selection of said first/~~second~~ and second distinct billing data.

35. (Currently Amended) The method of claim 30, further comprising:
the billing service providing in real time said first/~~second~~ and second billing data to an electronic device used by the user;

wherein the electronic device is operable to purchase goods from said first/~~second~~ and second businesses.

36. (Currently Amended) The method of claim 30, further comprising:
the billing service receiving notification of usage of said first/~~second~~ and second billing data with said first/~~second~~ and second businesses from an electronic device used by the user.

37. (Currently Amended) The method of claim 36, wherein said receiving notification comprises receiving a charge against one of said first/~~second~~ and second billing data by a corresponding one of said first/~~second~~ and second businesses.

38. (Original) A method comprising:
a billing service receiving purchase charges against substitute billing data associated with a user, said substitute billing data substituting for personal billing data of the user; and

the billing service grouping said received charges according each business submitting said charges;

wherein said each business is uniquely associated with different substitute billing data.

39. (Original) The method of claim 38, further comprising:
disputing charges against said substitute billing data if said received charges are not received from the business uniquely associated with said substitute billing data.

40. (Original) The method of claim 38, further comprising:
highlighting charges against said substitute billing data if said received charges are not received from the business uniquely associated with said substitute billing data.

41. (Original) The method of claim 40, further comprising:
asking the user whether to dispute a highlighted charge; and
disputing the highlighted charge in accordance with an answer to said asking.

42. (Currently Amended) The method of claim 41, further comprising:
providing the user with an end user interface feature to provide said answer with a single press of a [[key/]]control button.

43. (Currently Amended) An apparatus comprising:
a storage medium having stored therein a plurality of programming instructions designed to enable the apparatus, when the programming instructions are executed on behalf of a user, to
register the user with a first web site and provide a first billing data as substitute for personal billing data of the user, for said registering and subsequent transactions with said first web site, and
register the user with a second web site and provide a second billing data as substitute for personal billing data of the user, for said registering and

subsequent transactions with said second web site, said second billing data separate and distinct from the first billing data; and

a processor coupled to the storage medium to execute the plurality of programming instructions.

44. (Currently Amended) The apparatus of claim 43, wherein the programming instructions, when executed by said processor, include further instructions to enable the apparatus to:

provide the first/~~second~~ billing data to a ~~selected one of~~ the user for registering with said first/~~second~~ web site.

45. (Currently Amended) The apparatus of claim 43, wherein the programming instructions, when executed by said processor, include further instructions to enable the apparatus to:


provide the first/~~second~~ billing data to said first/~~second~~ web site during registration therewith.

46. (Currently Amended) The apparatus of claim 43, wherein use of said first/~~second~~ billing data is restricted to transactions between the user and said first/~~second~~ web site.

47. (Original) The apparatus of claim 43, wherein the first billing data corresponds to a selected one of an advance debit charge, a real-time credit charge, or a post-transaction invoicing arrangement, and the second billing data corresponds to a selected one of an advance debit charge, a real-time credit charge, or a post-transaction invoicing arrangement, said second billing data separate and distinct from said first billing data.

48. (Currently Amended) The apparatus of claim 43, wherein the programming instructions include further programming instructions, when executed by said processor, to enable the apparatus to:

determine at least one user billing format for the user; and
register the user with a billing service, said billing service configured to
convert, on behalf of the user, between said first/~~second~~ billing data and the user
billing format.



49. (Original) The apparatus of claim 43, wherein the apparatus is
embedded within a host selected from a set of hosts consisting of: a computing
device, an electronic card, a telephone, a personal digital assistant (PDA), a
portable audio device, a portable audiovisual device, a cellular telephone, a key-
chain dongle, and a transportation device.

50. (Original) The apparatus of claim 43, further comprising a user
interface, wherein the programming instructions include further programming
instructions, which when executed by the processor, enable the apparatus to:
receive a plurality of billing data from a billing service;
provide the plurality of billing data to the user interface;
request the user to select said first billing data from said plurality of billing
data for association with said first web site; and
request the user to select said second billing data from said plurality of billing
data for association with said second web site.

51. (Original) The apparatus of claim 43, further comprising:
a network interface;
wherein the programming instructions include further instructions, which when
executed by the processor, configure the network interface to connect to a billing
service.

52. (Currently Amended) The apparatus of claim 43, wherein the
programming instructions, when executed by the processor, enable the apparatus to
provide in real time said first/~~second~~ billing data to an electronic device used by the
user.

53. (Currently Amended) An apparatus comprising:
a storage medium having stored therein a plurality of programming instructions designed to enable the apparatus, when the programming instructions are executed, to provide at least a first and a second billing data, that are separate and distinct, for use by a user as [[a]] substitutes for personal billing data when conducting purchasing goods from transactions with a first and a second business respectively; and

a processor coupled to the storage medium to execute the plurality of programming instructions.

54. (Currently Amended) The apparatus of claim 53, wherein said first/~~second~~ billing data comprises:

a third billing data used by said first/~~second~~ business for charging the billing service for goods purchased by said user; and

a fourth data for use by the billing service for billing the user for charges received from said first/~~second~~ business.

55. (Currently Amended) The apparatus of claim 53, wherein the programming instructions, when executed by said processor, include further instructions to enable the apparatus to:

provide a plurality of distinct billing data to an electronic device;

receive a user selection of said first/~~second~~ ~~separate and distinct~~ billing data from said plurality of billing data; and

associate said first/~~second~~ ~~separate and distinct~~ billing data with said first/~~second~~ business.

56. (Original) The apparatus of claim 54, wherein the electronic device includes a second processor for executing second programming instructions, which when executed by said second processor, direct the electronic device to:

dispose said distinct billing data in a memory within the electronic device;

identify a connection attempt to a particular business;
look for associated billing data for the particular business; and
display the associated billing data if found.

57. (Currently Amended) The apparatus of claim 56, wherein said second programming instructions, when executed by said second processor, include further instructions to enable the electronic device to:

automatically connect to the apparatus and inform it of said selection of said first/~~second~~ distinct billing data.

58. (Currently Amended) The apparatus of claim 53, wherein the programming instructions, when executed by said processor, include further instructions to enable the apparatus to:

provide in real time said first/~~second~~ billing data to an electronic device operable to purchase goods from said first/~~second~~ business.

59. (Currently Amended) The apparatus of claim 53, wherein the programming instructions, when executed by said processor, include further instructions to enable the apparatus to:

receive notification of usage of said first/~~second~~ billing data with said first/~~second~~ business from an electronic device used by a purchaser.

60. (Currently Amended) The method of claim 59, wherein said receiving notification comprises receiving a charge against said first/~~second~~ billing data by said first/~~second~~ business.
